

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-2(c)

NORGAARD O'BOYLE

184 Grand Avenue

Englewood, NJ 07631

Phone (201) 871-1333

Counsel to Debtor

By: Brian Gregory Hannon, Esq. (BGH-3645)

In Re:

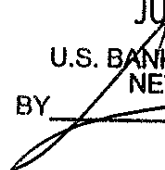
Tracy E. Ralph,

Debtor

FILED
JEANNE A. NAUGHTON, CLERK

JUL 27 2018

U.S. BANKRUPTCY COURT
NEWARK, N.J.

BY  DEPUTY

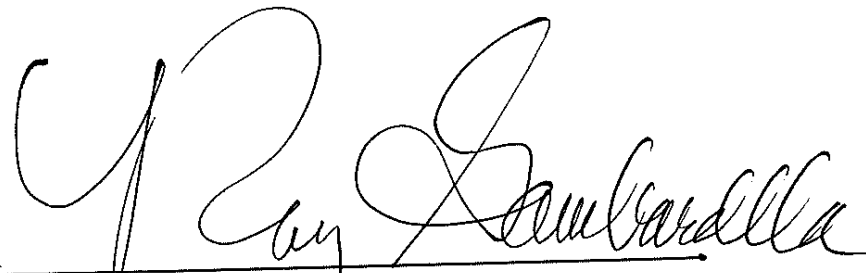
Case No.: 17-27833 RG

Hearing Date: 7/18/2018

Judge: Honorable Rosemary Gambardella

**ORDER APPROVING LOAN MODIFICATION AND MODIFYING SECURED CLAIM
OF M & T BANK**

The relief set forth on the following page, numbered two (2) is hereby **ORDERED**.

7-27-18 
USBJ

This matter came to the attention of the Court by way of the Debtor's Motion to Approve Loan Modification Agreement with M & T Bank, the mortgage servicer on the Debtor's residence at 343 Lakeview Drive, Ringwood, New Jersey 07456. The court has considered the Motion and all opposition thereto. The Court finds good cause to make the following order.

IT IS ORDERED as follows:

1. The Loan Modification Agreement between the Debtors and M & T Bank is approved.
2. The claim of M & T Bank shall be reduced to a \$553,793.16 secured claim with \$0.00 in arrears and shall be treated outside the Chapter 13 plan.
3. That there shall be no further distribution to M & T Bank.
4. A copy of this Order shall be served upon all counsel of record within 7 days of entry hereof.

Certificate of Notice Page 3 of 3
United States Bankruptcy Court
District of New Jersey

In re:
Tracy E Ralph
Debtor

Case No. 17-27833-RG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 1

Date Rcvd: Jul 27, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 29, 2018.

db Tracy E Ralph, 343 Lakeview Avenue, Ringwood, NJ 07456-2118

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 29, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 27, 2018 at the address(es) listed below:

Brian E Caine on behalf of Creditor M&T BANK bcaine@parkermccay.com,
BKcourtnotices@parkermccay.com
Brian Gregory Hannon on behalf of Debtor Tracy E Ralph bhannon@norgaardfirm.com,
sferreira@norgaardfirm.com;crose@norgaardfirm.com;184grandno@gmail.com
Brian Gregory Hannon on behalf of Attorney Norgaard O'Boyle bhannon@norgaardfirm.com,
sferreira@norgaardfirm.com;crose@norgaardfirm.com;184grandno@gmail.com
Denise E. Carlon on behalf of Creditor Toyota Motor Credit Corporation
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Marie-Ann Greenberg magecf@magtrustee.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6